



**A STUDY ON MALAYSIA BUILDING SOCIETY BERHAD (MBSB):
CONVENTIONAL HOUSING LOAN *versus* ISLAMIC HOUSING LOAN**

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UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

APRIL 2011

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Submitted in Partial Fulfillment of the Requirement for the Bachelor of Business Administration
(Hons) Finance

FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA

APRIL 2011

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA
“DECLARATION OF ORIGINAL WORK”**

I *AZIDA BINTI BASRI*, I/C Number: *880305-08-5526*

Hereby declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extract have been distinguish by quotations marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OR SUBMISSION

Date of submission

The Head of Program,
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MELAKA

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**A STUDY ON MALAYSIA BUILDING SOCIETY BERHAD (MBSM): CONVENTIONAL HOUSING LOSN versus ISLAMIC HOUSING LOAN**” to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA.

Thank you

Yours sincerely

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Abstract

This paper is a Study on Malaysia Building Society Berhad (MBSB) for Conventional Housing Loan versus Islamic Housing Loan. The dependent variable (DV) used is amount and number of Conventional and Islamic Housing Loan and the independent variable (IV) comprised of Base Lending Rate (BLR), Inflation Rate and Gross Domestic Product (GDP). All of data collected from company's annual report yearly, Bank Negara Malaysia (BNM) Monthly Statically Bulletin Catalogue and other sources such internet sources. Using E-Views 7.0, the analysis showed that all of the stated variables (BLR, Inflation Rate, and GDP) have relationship to the Conventional and Islamic Housing Loan.

There are also some factors that influenced to the Conventional and Islamic Housing Loan. It was found that there was a negative relationship for BLR and GDP, while positive relationship for Inflation Rate between amount and number of Conventional Housing Loan. Furthermore, it also found a negative relationship for Inflation Rate, while positive relationship for BLR and GDP between amount and number of Islamic Housing Loan. Thus conclude there some factors that mostly influence to the Housing Loan changes depends to the macroeconomics yearly changes.